



COMPLAINTS POLICY

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Zepto Payments Pty Ltd ACN 604 057 598

OUR COMMITMENT

Zepto is committed to providing our merchants with the best service possible. If you feel that we have not met your expectations, we would like to hear about it so that we may improve. We endeavour to deal with any issues raised in a fair, transparent and timely manner.

WHAT IS A COMPLAINT?

A complaint is defined as an expression of dissatisfaction made to Zepto or about Zepto, related to its products, services, sales practices, staff or the complaints-handling process itself, where a response or resolution is explicitly or implicitly expected or legally required.

HOW TO MAKE A COMPLAINT

You can make a complaint to us in any of the following ways:

Email: support@zepto.com.au or directly to your account manager
Phone: 1300 611 406
Writing: Level G, 36 Parkes Avenue
Byron Bay NSW 2481

If you are the customer of one of Zepto's merchants and the complaint is related to a product or service provided by them, please raise the complaint with Zepto's merchant directly in the first instance.

IF YOU NEED HELP MAKING A COMPLAINT

You may appoint someone else to manage your complaint on your behalf, for example, a legal representative. We will talk to your representative if you authorise us to do so.

HOW WE WILL DEAL WITH YOUR COMPLAINT

ACKNOWLEDGEMENT

We will acknowledge receipt of your complaint in writing within one business day or as soon as reasonably practicable and provide you with details of who is managing your complaint and next steps

COMPLAINTS MANAGEMENT

Our aim is to resolve your complaint the first time you make contact with us, however, not all complaints can be resolved immediately.

If we cannot resolve your complaint immediately, we may request some additional information to assist with our investigation.

COMPLAINT OUTCOMES

In most cases, we will provide you with a written response to your complaint no later than 30 days after receiving your complaint. Our response will include:

- The reasons for our decision in relation to your complaint;
- A summary of nature or key points of the complaint; and
- Any proposed resolution or remedy.

We will ensure that any resolution outcomes that are agreed between you and Zepto are implemented in a timely manner.

DELAY IN PROVIDING A RESPONSE

If we are not able to provide our response to you within 30 days because your complaint is complex or because of circumstances beyond our control, we will write to you to explain the reasons for the delay. If you are a small business of 100 employees or less, we will also inform you of your right to complain to the Australian Financial Complaints Authority (AFCA) and provide you with AFCA's contact details.

EXTERNAL DISPUTE RESOLUTION

If you are not satisfied with the outcome of your complaint and are a small business of less than 100 employees or less you may escalate your complaint to our external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA).

You can contact AFCA using the following details:

Web: www.afca.org.au
Phone : 1800 931 678 (free call)
Email: info@afca.org.au
Post: GPO Box 3, Melbourne, Victoria, 3001

AFCA is an independent organisation that resolves disputes between consumers and financial services providers.

If you are a business with 100 or more employees, any dispute resolution mechanisms outlined in our commercial agreement with you will apply.